

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

**IN RE:
CARMEL BECTON**

Debtor

) **CASE NO: 22-40057-399**
) **Chapter 13**
)
) **Trustee's Objection to Confirmation**
) **Original Confirmation Hearing set for :**
) **March 9, 2022 10:00 am**

TRUSTEE'S OBJECTION TO CONFIRMATION OF PLAN

COMES NOW Diana S. Daugherty, Standing Chapter 13 Trustee, and for her objection to confirmation states as follows:

1. Plan and schedules incorrectly identify creditor secured by 2017 Infinity as Capital One. As a result, the plan does not correctly reflect Debtor's intention that the filed claim of Ally Bank be paid by the co-signer rather than by the Trustee. If the Trustee pays the claim, the plan falls \$32,000 short of paying secured creditors in full.

WHEREFORE the Trustee prays the Court enter its order denying confirmation of the proposed plan.

Dated: March 17, 2022

OBJCONF--DSD

/s/ Diana S. Daugherty
Diana S. Daugherty
Standing Chapter 13 Trustee
P.O. Box 430908
St. Louis, MO 63143
(314) 781-8100 Fax: (314) 781-8881
trust33@ch13stl.com

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on March 17, 2022, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on March 17, 2022.

CARMEL BECTON
5966 SHERRY AVE
SAINT LOUIS, MO 63136

/s/ Diana S. Daugherty

Diana S. Daugherty